



## TERMS AND CONDITIONS

1. Smart STP is a feature under the Systematic Transfer Plan for transfer of gains from HSBC Flexi Debt Fund - Growth to HSBC India Opportunities Fund – Growth .
2. Application for Smart STP needs to be submitted alongwith fresh investment into HSBC Flexi Debt Fund- Growth, using the common application form .
3. Investments accompanied with Smart STP enrollment will be allotted a new folio .
4. Smart STP applications should be submitted at any official point of transaction acceptance (refer our website for details: [www.assetmanagement.hsbc.com/in](http://www.assetmanagement.hsbc.com/in) ) on or before 20th of the month to avail this facility in the subsequent month.
5. There is no minimum amount threshold for the transfer under Smart STP.
6. Under this facility, there will be a monthly transfer of gains (if any) on the original investment value from HSBC Flexi Debt Fund – Growth to HSBC India Opportunities Fund – Growth. The gains would be calculated on NAV pertaining to the transfer date as compared to the NAV on the original purchase date. For e.g., if an investor invests INR 10,000 in HSBC Flexi Debt Fund with NAV of INR 10 and if on the transfer date the NAV is INR 11 then INR 1,000 would be transferred to HSBC India Opportunities Fund. There will be no transfer if there is no gain from original investment.
7. The Smart STP transaction will be triggered on the 2nd calendar day of every month. In case the 2nd calendar day is a holiday then the subsequent business day would be considered for availing the transfer. Kindly refer the Scheme Information Document for definition of ‘business day’.
8. For transfer amounts > INR 2 Lacs, NAV for transfer out from HSBC Flexi Debt Fund will be 2nd calendar day and NAV for transfer into HSBC India Opportunities Fund will be of subsequent business day (in case of holiday the NAV will be of subsequent business day), as per SEBI Regulations.
9. Once this facility is registered in a folio, it will be applicable to all subsequent purchases / switch ins done in the folio.
10. Units under this facility can be redeemed fully or partially at any point of time. In such an event, the Smart STP will continue for all subsequent purchases / switch ins done in the folio.
11. Unit holders will have the right to deactivate the Smart STP option at any time by submitting a written request to any official point of acceptance of transaction. Notice of such discontinuance shall be made effective within 14 calendar days from the date of receipt of the said request.
12. Smart STP is not available if the Folio / Certificate is under Lien/Transmission or marked “ STOP ” on the advice of I.T Authorities / Court or any other reason.
13. For exchange and demat folios, this facility is currently not available.
14. HSBC Global Asset Management, India reserves the right to make necessary changes in the terms & conditions as may be deemed fit in keeping with regulatory requirements.
15. Investors agree that they have read the terms and conditions and agree to abide by the terms, conditions, instructions, rules and regulations of the said facility as may be prescribed by HSBC Global Asset Management, India from time to time.
16. For all scheme related risks factors, investors may refer to the scheme related documents.
17. In view of the individual nature of tax impact, each investor is advised to consult his or her own tax consultant with respect to the capital gains / loss and specific tax implications arising out of switches and redemptions.